United States Bankruptcy Court Northern District of Ohio

In re: Kenneth W. Gibson Sheila A. Gibson Debtors

Case No. 18-15976-jps Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1 User: admin Page 1 of 1 Date Rcvd: Dec 24, 2018

Form ID: 202 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2018.

db/db +Kenneth W. Gibson. Sheila A. Gibson. 3517 Antisdale Avenue, Cleveland, OH 44118-2261

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature: /s/Joseph Speetjens Date: Dec 26, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on December 24, 2018 at the address(es) listed below:

Philip R. Fine on behalf of Debtor Kenneth W. Gibson pfine333@aol.com Philip R. Fine on behalf of Debtor Sheila A. Gibson pfine333@aol.com

Sarah E. Barngrover on behalf of Creditor Bank of America, N.A. amps@manleydeas.com

Sheldon Stein ssteindocs@gmail.com,

sstein@ecf.epiqsystems.com; sheldon@steintrustee.com; kristine@steintrustee.com

Stephen R. Franks on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for HSI Asset Loan Obligation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series 2007-WF1

amps@manlevdeas.com

Stephen R. Franks on behalf of Creditor Stephen R. Franks on behalf of Creditor Bank of America, N.A. amps@manleydeas.com

Wells Fargo Bank, N.A. amps@manleydeas.com

TOTAL: 7

Northern District Of Ohio United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114–1235 Case No. 18–15976–jps

In re:

Kenneth W. Gibson 3517 Antisdale Avenue Cleveland, OH 44118 Sheila A. Gibson 3517 Antisdale Avenue Cleveland, OH 44118

Social Security No.:

xxx-xx-9883

xxx-xx-0122

NOTICE OF DOCUMENT TO BE FILED – CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE

Pursuant to Federal Rules of Bankruptcy Procedure 1007(b)(7) and 1007(c), unless an approved provider of an instructional course concerning personal financial management has notified the court that the debtor has completed the course after filing the petition, the debtor(s) in the above captioned case must file a statement of completion of a course concerning personal financial management, prepared as prescribed by the appropriate Official Form, within 60 days of the first date set for the Meeting of Creditors.

Failure to submit such certification by this date may result in this case being closed without discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of a statement of completion of a course concerning personal financial management, the debtor(s) must pay the full filing fee due for filing such a motion.

Dated: December 24, 2018

Form ohnb202

For the Court Teresa D. Underwood, Clerk